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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Examiner: S. Wasylchak

Inventor: Wilson

Title: SPENDING VEHICLES FOR
PAYMENTS

Attorney BLO1565-002

Docket:

SUPPLEMENTAL
AMENDMENT TO PATENT
APPLICATION

RECEIVED

NOV 18 2004

GROUP 3600

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8(A)

Date of Deposit: November 9, 2004

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Kim B. Powers
Kim B. Powers

Sir:

In reply to the Notice of Non-Compliant Amendment mailed October 15, 2004, Applicant is submitting a corrected section of the amendment to the claims which was identified in the Notice as the item causing the amendment document to be non-compliant. A corrected **LISTING OF CLAIMS** begins on page 2 of this paper.